

Information to identify the case:

Debtor 1	<u>Ralph H. Deal</u>	Social Security number or ITIN	xxx-xx-0279
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kathy J. Deal</u>	Social Security number or ITIN	xxx-xx-7091
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70210-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ralph H. Deal

Kathy J. Deal

8/16/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ralph H. Deal
Kathy J. Deal
Debtors

Case No. 17-70210-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 3

Date Rcvd: Aug 16, 2022

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ralph H. Deal, Kathy J. Deal, 2925 Somerset Pike, Johnstown, PA 15905-7000
14382766	+ Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901-1640
14382772	+ Conemaugh Emerg Phys Group, P.O. Box 644553, Pittsburgh, PA 15264-4553
14382773	+ Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4305
14382774	+ DLP, Conemaugh Phys Group, 1086 Franklin Street, Johnstown, PA 15905-4305
14382776	+ First Credit Resources, Inc., 1466 Frankstown Road, Johnstown, PA 15902-1315
14382777	+ KML Law Group, P.C., Attn: Thomas I. Puleo, Esquire, 701 Market Street - Suite 5000, Philadelphia, PA 19106-1541
14382778	+ Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
14382779	+ Stoneleigh Recovery Associates, LLC, P.O. Box 1479, Lombard, IL 60148-8479

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 17 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 16 2022 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 17 2022 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 16 2022 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: USDARHS.COM	Aug 17 2022 03:48:00	Rural Housing Customer Service Center Usda, P O Box 66879, St. Louis, MO 63166-6879
14382764	+ Email/Text: legal@arsnational.com	Aug 16 2022 23:49:00	ARS National Services, Inc., P.O. Box 463023, Escondido, CA 92046-3023
14382765	+ EDI: CITICORP.COM	Aug 17 2022 03:48:00	Bby/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14382767	EDI: CAPITALONE.COM	Aug 17 2022 03:48:00	Cap One, Po Box 85520, Richmond, VA 23285
14382768	+ EDI: CAPITALONE.COM	Aug 17 2022 03:48:00	Cap1/Boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14382769	+ EDI: CAPITALONE.COM	Aug 17 2022 03:48:00	Cap1/Bstby, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14382770	+ EDI: CAPITALONE.COM	Aug 17 2022 03:48:00	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083

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14648497	+ EDI: BASSASSOC.COM	Aug 17 2022 03:48:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
14673226	+ Email/Text: bankruptcy@cavps.com	Aug 16 2022 23:49:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14382771	+ EDI: CITICORP.COM	Aug 17 2022 03:48:00	Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
14382775	+ Email/Text: psnyder@fcbanking.com	Aug 16 2022 23:49:00	First Commonwealth Ban, 601 Philadelphia St, Indiana, PA 15701-3952
14644097	EDI: PRA.COM	Aug 17 2022 03:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14384275	+ EDI: RECOVERYCORP.COM	Aug 17 2022 03:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14382780	+ EDI: RMSC.COM	Aug 17 2022 03:48:00	Syncb/Lowes, Po Box 965005, Orlando, FL 32896-5005
14382781	+ EDI: RMSC.COM	Aug 17 2022 03:48:00	Syncb/Sams Club, Po Box 965005, Orlando, FL 32896-5005
14382782	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 16 2022 23:49:00	Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14409362	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 16 2022 23:49:00	Toyota Motor Credit Corporation, P.O. Box 9013, Addison, Texas 75001-9013
14924160	Email/PDF: bncnotices@becket-lee.com	Aug 16 2022 23:56:59	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14645780	EDI: USDARHS.COM	Aug 17 2022 03:48:00	USDA Rural Housing Service, Customer Service Center, P O BOX 66879, St. Louis, MO 63166-6879
14382783	+ EDI: USDARHS.COM	Aug 17 2022 03:48:00	Usda Rural Development, 4300 Goodfellow Blvd, Saint Louis, MO 63120-1719

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2022

Signature: /s/Gustava Winters

District/off: 0315-7

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Kathy J. Deal thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Ralph H. Deal thedebterasers@aol.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5